

***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

Applicants: Kemper et al.  
Title: SYSTEM AND METHOD FOR VERIFYING  
LOAN DATA AT DELIVERY  
Appl. No.: 10/737,298  
Filing Date: 12/16/2003  
Examiner: Hamilton, Lalita M.  
Art Unit: 3691  
Confirmation No.: 7677

**INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

Furthermore, with this information disclosure statement, Applicants wish to bring to the attention of the Examiner that it has recently become apparent to Applicants that the Declaration Under 37 C.F.R. § 1.131, filed on November 16, 2004 (the "Declaration"), and the associated remarks included in the Amendment and Reply filed therewith (the "Remarks"), may include inaccurate statements regarding the actual reduction to practice referred to in the Declaration and Remarks. More specifically, after further investigation, it appears that the ideas set forth in the claims of the present application, as pending on the filing date of the Declaration and Remarks, may not have been actually reduced to practice prior to May 6, 2002, as indicated in the

Declaration and Remarks. Applicants note that any inaccuracies contained in the Declaration or Remarks were included inadvertently and unintentionally by Applicants.

Applicants hereby respectfully request that the Examiner not rely on the Declaration and Remarks submitted by Applicants. Furthermore, Applicants hereby withdraw any statements or remarks made in the Declaration, Remarks, or otherwise, relating to an actual reduction to practice of the subject matter of the claims of the present application as pending on the filing date of the Declaration and Remarks.

Applicants do wish to point out that a constructive reduction to practice of the subject matter of the present application occurred on December 30, 2002, the filing date of U.S. Provisional Application No. 60/436,977, from which the present application claims the benefit of priority.

With respect to the May 1, 2003 actual reduction to practice mentioned in the Declaration and Remarks, Applicants have not determined whether the ideas set forth in the claims of the present application, as pending on the filing date of the Declaration and Remarks, were actually reduced to practice prior to May 1, 2003. However, the constructive reduction to practice of the subject matter of the present application, which occurred on December 30, 2002 (prior to May 1, 2003), makes the determination of an actual reduction to practice as of May 1, 2003 moot.

Applicants apologize for any inaccuracies inadvertently included in the Declaration and Remarks. If the Examiner has any questions regarding this submission, the Examiner is invited to contacted the undersigned.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to

antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

### **TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(c), before the mailing date of either a final action under 37 CFR §1.113, a notice of allowance under 37 CFR §1.311, or an action that otherwise closes prosecution in the application.

### **RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

### **FEE**

Fees in the amount of \$180.00 in accordance with 37 CFR §1.17(p) to cover the fee associated with an information disclosure statement under 37 CFR §1.97(c) are being paid by credit card via EFS-Web.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this submission under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment instructions in EFS-Web being incorrect or absent, resulting in a rejected or

incorrect credit card transaction, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date /3/31/2008/

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